

Certificate Number: 15317-PAW-DE-030403825

Bankruptcy Case Number: 16-23808



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 8, 2018, at 6:11 o'clock PM PST, Iftikhar Malik completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 8, 2018 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor